

UNITED STATES DEPARTMENT OF JUSTICE
UNITED STATES TRUSTEE
MIDDLE DISTRICT OF PENNSYLVANIA

REPORT OF PRIVATE SALE
(For Chapter 7, 11 and 13 cases)

CASE CAPTION: : Chapter 7
Scott C. Brown, :
Adeline G. Brown, :
Debtors : Case No. 1-17-00091-RNO

1. DATE OF SALE: 07/31/2017 TRUSTEE'S ATTORNEY: Lawrence V. Young, Esquire
2. ATTORNEY FOR CREDITORS' COMMITTEE: N/A
3. DESCRIPTION OF ASSETS: Real Estate at 748 South Duke St., York, PA
4. REASON FOR ACCEPTANCE OF PRIVATE OFFER IN LIEU OF PUBLIC SALE: Higher sale price.
5. VALUE OF PROPERTY: \$29,500.00 HOW OBTAINED: Realtor's opinion
(Appraisal or Otherwise)
6. PURCHASE PRICE \$29,500.00 NAME OF PURCHASER: Monica Lopez Polanco and
Charles J. Rodriguez Geronimo
7. HOW WAS PURCHASER OBTAINED: Through Realtor
8. PURCHASER'S RELATIONSHIP TO DEBTOR: None
9. EXPENSES OF SALE: \$7,343.31 NET AMOUNT REALIZED: \$22,680.27
(Attach itemization or real estate settlement sheet)
10. WERE THERE ANY OBJECTIONS MADE TO THE SALE? No IF SO, STATE NAME OF
OBJECTOR, REASON FOR OBJECTION, OBJECTOR'S RELATION TO DEBTOR AND
OUTCOME OF HEARING, IF ANY:

Lawrence V. Young, Esquire

/s/Lawrence V. Young, Esquire
Signature

Date: August 10, 2017

(File original with Clerk's Office within five (5) days of sale, even if objection is filed, with copy to U.S. Trustee)
UST-PA-MD-6
(Apr. 1988)

{01343983/1}

Closing Disclosure

Closing Information

Date Issued 07/27/2017
 Closing Date 07/31/2017
 Disbursement Date 07/31/2017
 Settlement Agent Homesale Settlement
 File # YWY17-52450
 Property 748 South Duke Street
 York, PA 17401
 Sale Price \$29,500

Transaction Information

Borrower Monica Lopez Polanco, Charles J.
 644 West Philadelphia Street, 3
 York, PA 17401
 Seller LAWRENCE V. YOUNG, TRUSTEE IN
 748 South Duke Street
 York, PA 17401

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$30,873.58
01 Sale Price of Property	\$29,500.00
02 Sale Price of Any Personal Property Included In Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 07/31/2017 to 12/31/2017	\$277.66
10 County Taxes 07/31/2017 to 12/31/2017	\$81.52
11 Assessments 07/31/2017 to 06/30/2018	\$1,014.40
12	
13	
14	
15	
16	
Due from Seller at Closing	\$8,193.31
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$7,343.31
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$850.00
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing	\$30,873.58
Total Due from Seller at Closing	\$8,193.31
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$22,680.27

Contact Information

REAL ESTATE BROKER (B)

Name	BHHS Homesale Realty - WY
Address	1680 Kenneth Road West York, PA 17408
License ID	PA RB061397C
Contact	Aracelis Delgado-Cor
Contact License ID	PA RS328764
Email	adelgadocorrea@homesale.com
Phone	

REAL ESTATE BROKER (S)

Name	BHHS Homesale Realty - EY
Address	2525 Eastern Boulevard East York, PA 17402
License ID	PA RB061397C
Contact	Richard Smith
Contact License ID	PA AB023399A
Email	rick@ricksmithteam.com
Phone	(717) 495-7811

SETTLEMENT AGENT

Name	Homesale Settlement Services
Address	BHHS Homesale Services, 1680 West York, PA 17408
License ID	NN 56801
Contact	
Contact License ID	
Email	
Phone	

Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 0.000000% of Loan Amount (Points) to		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For		
01 Notary Fee - Seller to LORIE STOVER	\$12.00	
02		
03		
04		
05		
06		
07		
08		

Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees Deed: Mortgage:		
02 State Tax/stamps to Recording Escrow Account	\$295.00	
F. Prepays		
01 Homeowner's Insurance Premium mo. to		
02 Mortgage Insurance Premium mo. to		
03 Prepaid Interest per day from to		
04 Property Taxes mo. to		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance per month for mo.		
02 Mortgage Insurance per month for mo.		
03 Property Taxes per month for mo.		
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01 2017 City/County taxes to York City Treasurer	\$942.55	
02 2017 School taxes to York City Treasurer	\$1,108.55	
03 July & past due Sewer/Refuse to CITY OF YORK	\$465.21	
04 Real Estate Commission Buyers Broker to BHHS Homesale	\$1,400.00	
05 Real Estate Commission Sellers Broker to BHHS Homesale	\$2,100.00	
06 Release of Judgment to M&T Bank	\$1,000.00	
07 Tax Certification Fee reimbursement to Homesale	\$20.00	
08		
09		
10		
11		
12		
13		

J. TOTAL CLOSING COSTS	\$7,343.31	\$0.00
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Addendum

Closing Information:

Date Issued: 07/27/2017

File No: YWY17-S2450

Closing Date: 07/31/2017

Property Information: 748 South Duke Street
York, PA 17401

Transaction Information:

Borrower: Monica Lopez Polanco
Address: 644 West Philadelphia Street, 3
City/ST/Zip: York, PA 17401

Borrower: Charles J. Rodriguez Geronimo
Address:
City/ST/Zip:

Seller:
LAWRENCE V. YOUNG, TRUSTEE IN BANKRUPTCY FOR
Address: 748 South Duke Street
City/ST/Zip: York, PA 17401

Seller: ADELINE G. BROWN
Address:
City/ST/Zip:

Other Costs	Seller-Paid	
	At Closing	Before Closing
H. Other		
04 Real Estate Commission Buyers Broker to BHHS Homesale Realty - WY	\$1,400.00	
05 Real Estate Commission Sellers Broker to BHHS Homesale Realty - EY	\$2,100.00	
07 Tax Certification Fee reimbursement to Homesale Settlement Services	\$20.00	

Additional Text

Text that could not fit on pages 1-5 are shown in full here.

Area	Full Text
Closing Information, Settlement Agent	Homesale Settlement Services

Lawrence V. Young
Trustee in Bankruptcy for
Scott + Adeline Brown

Seller

7/31/17

Date